

Fill in this information to identify the case:

Debtor 1 DEWARREN LARRY THOMAS
Debtor 2 JEANNINE RACHELL THOMAS
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Georgia
(State)
Case number 15-42439-BEM

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust, N.A, as Trustee of Bungalow Series F Trust
Last 4 digits of any number you use to identify the debtor's account: 0 1 8 7 Court claim no. (if known): 10
Property address: 73 Camden Pointe
Number Street
Dallas, GA 30157
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(h)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 05/01/19 through 10/01/19 @ \$1,161.24 each (a) \$ 6,967.44
b. Total fees, charges, expenses, escrow, and costs outstanding: (negative escrow) + (b) \$ 1,249.10
c. Total. Add lines a and b. - \$799.45 suspense (c) \$ 7,417.09

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

05 / 01 / 2019
MM / DD / YYYY

Debtor's

DEWARREN LARRY THOMAS

First Name

Middle Name

Last Name

Case number (if known)

15-42439-BEM

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

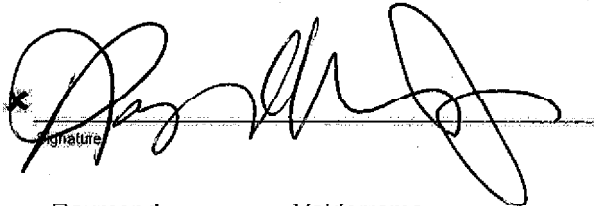
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



Date 10, 28, 2019

Print Raymond Valderrama
First Name Middle Name Last Name

Title Assistant Vice President

Company BSI Financial Services

If different from the notice address listed on the proof of claim to which this response applies:

Address 7505 Irvine Center Drive, Suite 200
Number Street
Irvine CA 92620
City State ZIP Code

Contact phone (949) 679 - 6728

Email Rvalderrama@bsifinancial.com

CERTIFICATE OF SERVICE

This is to certify that I have served the following parties in this matter with a copy of the within and foregoing by, **unless otherwise noted**, depositing a true and correct copy in the U.S. Mail with sufficient postage affixed thereto and properly addressed as follows:

Mary Ida Townson, Esq.
Chapter 13 Trustee
Via ECF Electronic Notice

Jeffrey B. Kelly, Esq.
Attorney for Debtors
Via ECF Electronic Notice

DeWarren Larry Thomas
73 Camden Pointe
Dallas, GA 30157

Jeannine Rachell Thomas
73 Camden Pointe
Dallas, GA 30157

This 29th day of October, 2019.

/s/ Marc E. Ripps
Marc E. Ripps
Georgia Bar No. 606515

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